

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

WILFREDO CRUZ JR
VICTORIA CRUZ
Debtor(s)

Case No. 05-39929

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/23/2005.
- 2) The plan was confirmed on 02/28/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 06/26/2009.
- 6) Number of months from filing to last payment: 46.
- 7) Number of months case was pending: 53.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,400.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$23,095.84
Less amount refunded to debtor	\$453.24

NET RECEIPTS: **\$22,642.60**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,030.33
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,030.33**

Attorney fees paid and disclosed by debtor: \$2,200.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AT & T	Unsecured	353.52	NA	NA	0.00	0.00
BMG MUSIC SERVICE	Unsecured	47.14	NA	NA	0.00	0.00
BMG MUSIC SERVICE	Unsecured	29.53	NA	NA	0.00	0.00
BOWMAN HEINTZ BOSCIA MCPHEE	OTHER	NA	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	756.00	NA	NA	0.00	0.00
COOK COUNTY CIRCUIT	Priority	105.00	NA	NA	0.00	0.00
DOUBLEDAY BOOK CLUB	Unsecured	82.92	NA	NA	0.00	0.00
DOUBLEDAY BOOK CLUB	Unsecured	82.92	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	566.00	566.18	566.18	9.92	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	85.06	85.06	1.49	0.00
HARRIS BANK CONSUMER LOAN CT	Secured	5,220.00	5,220.00	5,220.00	5,220.00	669.01
IL DEPT OF EMPLOYMENT SECURITY	Unsecured	1,326.00	1,326.00	1,326.00	23.24	0.00
JEFFREY A ALBERT	OTHER	NA	NA	NA	0.00	0.00
LIFETIME DISTRIBUTORS	Unsecured	107.26	NA	NA	0.00	0.00
M M AHSAN SC MD	Unsecured	129.99	NA	NA	0.00	0.00
MIDFIRST BANK	Secured	16,800.00	NA	NA	0.00	0.00
MIDFIRST BANK	Secured	NA	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	NA	369.00	369.00	6.47	0.00
OVERLAND BOND & INVESTMENT C	Unsecured	NA	14,191.79	14,191.79	248.73	0.00
OVERLAND BOND & INVESTMENT C	Secured	6,495.00	6,495.00	6,495.00	6,495.00	1,187.12
PROVENA ST JOSEPH MEDICAL CTR	Unsecured	713.85	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Secured	9,717.60	7,745.10	7,745.10	7,745.10	0.00
ROCK RUN DENTAL CARE	Unsecured	882.23	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	523.57	353.52	353.52	6.19	0.00
SCHOLASTIC BOOK SERVICES	Unsecured	27.85	NA	NA	0.00	0.00
WILL COUNTY HEALTH DEPT	Unsecured	47.50	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$7,745.10	\$7,745.10	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$11,715.00	\$11,715.00	\$1,856.13
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$19,460.10	\$19,460.10	\$1,856.13
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$16,891.55	\$296.04	\$0.00

Disbursements:	
Expenses of Administration	<u>\$1,030.33</u>
Disbursements to Creditors	<u>\$21,612.27</u>
TOTAL DISBURSEMENTS :	<u>\$22,642.60</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/03/2010

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.